

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRADLEY KRILEY
TANYA A. KRILEY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-23116 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/07/2019 and confirmed on 9/19/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,295.06
Less Refunds to Debtor	1,743.70	
TOTAL AMOUNT OF PLAN FUND		102,551.36

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	5,209.04	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,209.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3048	0.00	45,796.88	0.00	45,796.88
	PNC BANK NA Acct: 3048	8,505.57	8,505.57	0.00	8,505.57
	INTERNAL REVENUE SERVICE* Acct: 9258	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5802	5,182.80	5,182.80	623.85	5,806.65
					60,109.10

Priority					
	AMY L ZEMA ESQ Acct:	0.00	0.00	0.00	0.00
	BRADLEY KRILEY Acct:	0.00	0.00	0.00	0.00
	BRADLEY KRILEY Acct:	1,743.70	1,743.70	0.00	0.00
	AMY L ZEMA ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	BUTLER CITY (EIT) Acct: 9258	800.00	800.00	0.00	800.00
	INTERNAL REVENUE SERVICE* Acct: 9258	19,489.67	19,489.67	0.00	19,489.67
	PEOPLES NATURAL GAS CO LLC* Acct: 3290	0.00	5,280.54	0.00	5,280.54
	CREDIT ACCEPTANCE CORP* Acct:	0.00	5,584.28	0.00	5,584.28
					31,154.49

Unsecured					
	BUTLER AREA SEWAGE AUTHORITY Acct: 1576	283.07	283.07	0.00	283.07
	AMERICAN WATER(*) Acct: 4731	357.60	357.60	0.00	357.60
	BRINKS HOME SECURITY++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1393				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,983.77	49.61	0.00	49.61
	Acct: 1046				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 2258				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 2674				
	FIN SYS OF RICHMOND	0.00	0.00	0.00	0.00
	Acct: 2075				
	NEXTIER BANK*	0.00	0.00	0.00	0.00
	Acct: 9258				
	ONE MAIN FINANCIAL GROUP LLC(*)	2,414.55	60.39	0.00	60.39
	Acct: 8077				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 0110				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	ECMC(*)	41,621.74	1,040.94	0.00	1,040.94
	Acct: 1728				
	PREFERRED CREDIT INC(*)	0.00	0.00	0.00	0.00
	Acct: 9000				
	TW PHILLIPS GAS & OIL **	0.00	0.00	0.00	0.00
	Acct: 9258				
	WEST PENN POWER*	1,287.97	32.21	0.00	32.21
	Acct: 1187				
	INTERNAL REVENUE SERVICE*	9,789.26	244.82	0.00	244.82
	Acct: 9258				
	VERIZON BY AMERICAN INFOSOURCE AS	403.25	10.09	0.00	10.09
	Acct: 0001				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM CRAIG ESQ++	0.00	0.00	0.00	0.00
	Acct:				
					2,078.73

TOTAL PAID TO CREDITORS

93,342.32

TOTAL CLAIMED

PRIORITY 20,289.67

SECURED 13,688.37

UNSECURED 58,141.21

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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PITTSBURGH, PA 15219
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IN RE:

BRADLEY KRILEY
TANYAA. KRILEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23116 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Bradley Kriley
Tanya A. Kriley
Debtors

Case No. 19-23116-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 01, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley Kriley, Tanya A. Kriley, 549 North Elm Street, Butler, PA 16001-4410
15100556	+ Butler Income Tax Office, c/o Berkheimer Tax, 50 North Seventh St., Bangor, PA 18013-1731
15100558	Comenity Bank/Atlmc, PO Box 182789, Cohutta, GA 30710
15100560	+ Fin Sys of Richmond Inc., PO box 786, Richmond, IN 47375-0786
15100564	+ Nextier Bank, 222 Market Street, Kittanning, PA 16201-1525
15100572	TW Phillips, E. Cunningham St., Butler, PA 16001
15100573	+ U.S. Attorney General, U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 02 2024 00:34:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 02 2024 00:34:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15124378	+ Email/Text: csc.bankruptcy@amwater.com	Nov 02 2024 00:35:00	American Water, P.O. Box 578, Alton, IL 62002-0578
15100554	+ Email/Text: bankruptcy@brinkshome.com	Nov 02 2024 00:34:00	Brinks Home Security, PO Box 815665, Dallas, TX 75381-5665
15100555	+ Email/Text: vferderber@basapa.org	Nov 02 2024 00:34:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
15100557	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2024 00:58:22	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15106778	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2024 00:58:33	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15100559	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2024 00:34:00	Comenity Bank/Levin, PO Box 182789, Columbus, OH 43218-2789
15194095	Email/Text: ECMCBKNotices@ecmc.org	Nov 02 2024 00:34:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15100561	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2024 00:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15100562	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 02 2024 01:16:33	JPMCB Auto Finance, PO Box 901003, Fort Worth, TX 76101

District/off: 0315-2

User: auto

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15119033	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 02 2024 00:29:15	JPMorgan Chase Bank, N.A., National Bankruptcy Dept., PO Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
15100563	^ MEBN	Nov 01 2024 23:53:24	KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
15100565	+ Email/PDF: cbp@omf.com	Nov 02 2024 02:09:47	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15117620	+ Email/PDF: cbp@omf.com	Nov 02 2024 01:16:32	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15100569	+ Email/Text: bncnotifications@pheaa.org	Nov 02 2024 00:34:00	PHEAA, POB 61017, Harrisburg, PA 17106-1017
15110078	+ Email/Text: bncnotifications@pheaa.org	Nov 02 2024 00:34:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
15127376	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2024 00:34:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15100570	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2024 00:34:00	PNC Mortgage, PO Box 8703, Dayton, 45401
15100571	Email/Text: banko@preferredcredit.com	Nov 02 2024 00:34:00	Preferred Credit, PO box 1679, Saint Cloud, MN 56302
15100567	Email/Text: csc.bankruptcy@amwater.com	Nov 02 2024 00:35:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15100568	^ MEBN	Nov 01 2024 23:54:10	Peoples Gas, PO box 644760, Pittsburgh, PA 15264-4760
15134708	Email/PDF: ebn_ais@aisinfo.com	Nov 02 2024 00:58:20	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15113984	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 02 2024 00:35:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15100574	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 02 2024 00:35:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		PNC BANK NATIONAL ASSOCIATION
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15100566	##+	Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Nov 01, 2024

Form ID: pdf900

Total Noticed: 32

Date: Nov 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Bradley Kriley amy@zemalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Tanya A. Kriley amy@zemalawoffice.com
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9